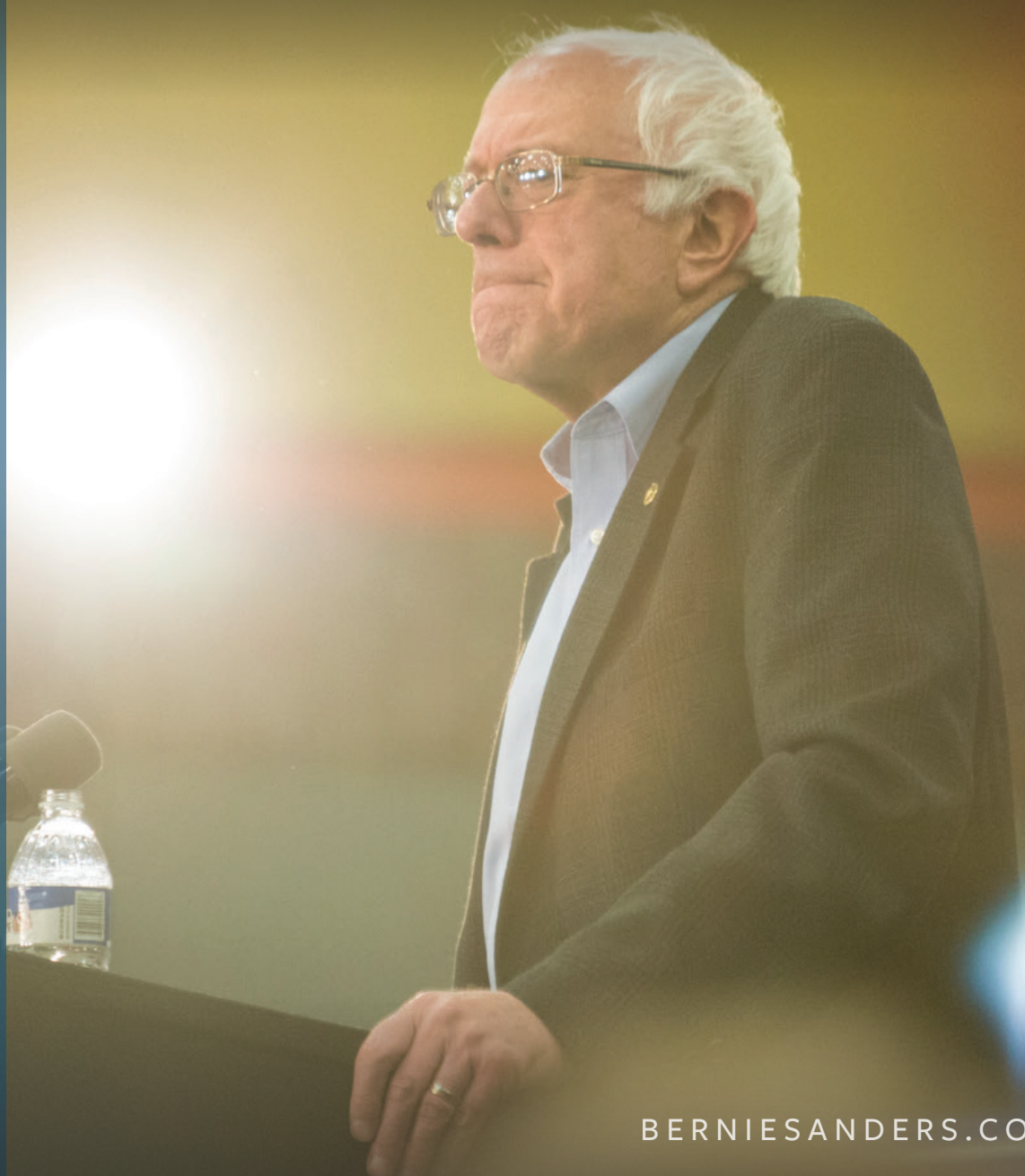


Bernie

2016

MEDICARE *for* ALL

LEAVING NO ONE BEHIND.



A FUTURE TO BELIEVE IN
BERNIESANDERS.COM

BERNIESANDERS.COM

PAID FOR BY BERNIE 2016

(not the billionaires)

Medicare for All: Leaving No One Behind

It has been the goal of Democrats since Franklin D. Roosevelt to create a universal health care system guaranteeing health care to all people. Every other major industrialized nation has done so. It is time for this country to join them and fulfill the legacy of Franklin D. Roosevelt, Harry Truman, Lyndon B. Johnson and other great Democrats.

The Affordable Care Act was a critically important step towards the goal of universal health care. Thanks to the ACA, more than 17 million Americans have gained health insurance. Millions of low-income Americans have coverage through expanded eligibility for Medicaid that now exists in 31 states. Young adults can stay on their parents' health plans until they're 26. All Americans can benefit from increased protections against lifetime coverage limits and exclusion from coverage because of pre-existing conditions. Bernie was on the U.S. Senate committee that helped write the ACA.

But as we move forward, we must build upon the success of the ACA to achieve the goal of universal health care. Twenty-nine million Americans today still do not have health insurance and millions more are underinsured and cannot afford the high copayments and deductibles charged by private health insurance companies that put profits before people.

The U.S. spends more on health care per person, and as a percentage of gross domestic product, than any other advanced nation in the world, including Australia, Canada, Denmark, France, Germany, Japan, New Zealand and the United Kingdom. But all that money has not made Americans healthier than the rest of the world. Quite simply, in our high-priced health care system that leaves millions overlooked, we spend more yet end up with less.

Other industrialized nations are making the morally principled and financially responsible decision to provide universal health care to all of their people—and they do so while saving money by keeping people healthier. Those who say this goal is unachievable are selling the American people short.

Americans need a health care system that works for patients and providers. We need to focus our federal investments on training the health care providers. We need to ensure a strong health care workforce in all communities now and in the future. We need to build on the strength of the 50 years of success of the Medicare program. We need a health care system that significantly reduces overhead, administrative costs and complexity. We need a system where all people can get the care they need to maintain and improve their health when they need it regardless of income, age or socioeconomic status. We need a system that works not just for millionaires and billionaires, but for all of us.

Under Bernie's plan, Americans will benefit from the freedom and security that comes with finally separating health insurance from employment. That freedom would not only help the American people live happier, healthier and more fulfilling lives, but it would also promote innovation and entrepreneurship in every sector of the economy. People would be able to start new businesses, stay home with their children or leave jobs they don't like knowing that they would still have health care coverage for themselves and their families. Employers could be free to focus on running their business rather than spending countless hours figuring out how to provide health insurance to their employees. Working Americans wouldn't have to choose between bargaining for higher wages or better health insurance. Parents wouldn't have to worry about how to provide health insurance to their children. Americans would no longer have to fear losing their health insurance if they lose their job, change employment or go part-time. Seniors and people with serious or chronic illnesses could afford the medications necessary to keep them healthy without worry of financial ruin. Millions of people will no longer have to choose between health care and other necessities like food, heat and shelter, and will have access to services that may have been out of reach, like dental care or long-term care.

Simply put, Bernie's plan will provide all Americans with the sense of freedom and peace of mind that comes from knowing you always have access to the health care you need.

The Plan

BETTER COVERAGE

Bernie's plan would create a federally administered single-payer health care program. Universal single-payer health care means comprehensive coverage for all Americans. Bernie's plan will cover the entire continuum of health care, from inpatient to outpatient care; preventive to emergency care; primary care to specialty care, including long-term and palliative care; vision, hearing and oral health care; mental health and substance abuse services; as well as prescription medications, medical equipment, supplies, diagnostics and treatments. Patients will be able to choose a health care provider without worrying about whether that provider is in-network and will be able to get the care they need without having to read any fine print or trying to figure out how they can afford the out-of-pocket costs.

WHAT IT MEANS FOR PATIENTS

As a patient, all you need to do is go to the doctor and show your insurance card. Bernie's plan means no more copays, no more deductibles and no more fighting with insurance companies when they fail to pay for charges.

GETTING HEALTH CARE SPENDING UNDER CONTROL

We outspend all other countries on the planet and our medical spending continues to grow faster than the rate of inflation. Creating a single, public insurance system will go a long way towards getting health care spending under control. The United States has thousands of different health insurance plans, all of which set different reimbursement rates across different networks for providers and procedures resulting in high administrative costs. Two patients with the same condition may get very different care depending on where they live, the health insurance they have and what their insurance covers. A patient may pay different amounts for the same prescription depending solely on where the prescription is filled. Health care providers and patients must navigate this complex and bewildering system wasting precious time and resources.

By moving to an integrated system, the government will finally have the ability to stand up to drug companies and negotiate fair prices for the American people collectively. It will also ensure the federal government can track access to various providers and make smart investments to avoid provider shortages and ensure communities can access the providers they need.

Major Savings for Families and Businesses

Bernie's plan will cost over \$6 trillion less than the current health care system over the next ten years.

The United States currently spends \$3 trillion on health care each year—nearly \$10,000 per person. Reforming our health care system, simplifying our payment structure and incentivizing new ways to make sure patients are actually getting better health care will generate massive savings. This plan has been estimated to save the American people and businesses over \$6 trillion over the next decade.

The typical middle class family would save over \$5,000 under this plan.

Last year, the average working family paid \$4,955 in premiums and \$1,318 in deductibles to private health insurance companies. Under this plan, a family of four earning \$50,000 would pay just \$466 per year to the single-payer program, amounting to a savings of over \$5,800 for that family each year.

Businesses would save over \$9,400 a year in health care costs for the average employee.

The average annual cost to the employer for a worker with a family who makes \$50,000 a year would go from \$12,591 to just \$3,100.

How Much Will It Cost and How Do We Pay For It?

HOW MUCH WILL IT COST?

This plan has been estimated to cost \$1.38 trillion per year.

THIS PLAN WOULD BE FULLY PAID FOR BY:

- A 6.2 percent income-based health care premium paid by employers.
Revenue raised: \$630 billion per year.
- A 2.2 percent income-based premium paid by households.
Revenue raised: \$210 billion per year.

This year, a family of four taking the standard deduction can have income up to \$28,800 and not pay this tax under this plan.

A family of four making \$50,000 a year taking the standard deduction would only pay \$466 this year.

- Progressive income tax rates.
Revenue raised: \$110 billion a year.

Under this plan the marginal income tax rate would be:

- 37 percent on income between \$250,000 and \$500,000.
 - 43 percent on income between \$500,000 and \$2 million.
 - 48 percent on income between \$2 million and \$10 million. (In 2013, only 113,000 households, the top 0.08 percent of taxpayers, had income between \$2 million and \$10 million.)
 - 52 percent on income above \$10 million. (In 2013, only 13,000 households, just 0.01 percent of taxpayers, had income exceeding \$10 million.)
- Taxing capital gains and dividends the same as income from work.
Revenue raised: \$92 billion per year.

Warren Buffett, the second wealthiest American in the country, has said that he pays a lower effective tax rate than his secretary. The reason is that he receives most of his income from capital gains and dividends, which are taxed at a much lower rate than income from work. This plan will end the special tax break for capital gains and dividends on household income above \$250,000.

- Limit tax deductions for rich.
Revenue raised: \$15 billion per year

Under Bernie's plan, households making over \$250,000 would no longer be able to save more than 28 cents in taxes from every dollar in tax deductions. This limit would replace more complicated and less effective limits on tax breaks for the rich including the AMT, the personal exemption phase-out and the limit on itemized deductions.

- The Responsible Estate Tax.
Revenue raised: \$21 billion per year.

This provision would tax the estates of the wealthiest 0.3 percent (three-tenths of 1 percent) of Americans who inherit over \$3.5 million at progressive rates and close loopholes in the estate tax.

- Savings from health tax expenditures.
Revenue raised: \$310 billion per year.

Several tax breaks that subsidize health care (health-related "tax expenditures") would become obsolete and disappear under a single-payer health care system, saving \$310 billion per year.

Most importantly, health care provided by employers is compensation that is not subject to payroll taxes or income taxes under current law. This is a significant tax break that would effectively disappear under this plan because all Americans would receive health care through the new single-payer program instead of employer-based health care.